

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
MARCH 31, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>BANK APPLICATION</u>		
1-12-04	Application by VISIONBank, 3000 25 th St. S., Fargo, for a bank organization certificate	Approved by State Banking Board 3-11-04.
<u>FACILITY APPLICATION</u>		
1-27-04	The Union Bank, Beulah, to establish a facility at 222 7 th St. NW, Hazen	Approved by State Banking Board 3-11-04.
<u>NAME CHANGE</u>		
12-12-03	St. Alexius Medical Center Credit Union, Bismarck, to change its name to St. Alexius Community Credit Union, Bismarck	Approved by State Credit Union Board 3-5-04.

The following is compiled from the Office of the Comptroller of the Currency Weekly Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.

Community First National Bank, Fargo, to establish a branch at 13520 Evening Creek Drive, Suite 110, San Diego, CA	Received by OCC 2-23-04
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USURY

The usury rate for unregulated lenders the month of April 2004 is **7.000% (6.494%)***

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).